

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

Scott Raber  
Christine Raber  
Debtor(s)

Case No. 20-10707-PMM

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/03/2020.
- 2) The plan was confirmed on 01/14/2021.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/10/2025.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 62.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$56,102.08.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,020.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$9,020.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$811.31
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,611.31**

Attorney fees paid and disclosed by debtor: \$1,500.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACURA FINANCIAL SERVICES	Secured	17,182.00	40,963.90	NA	0.00	0.00
ACURA FINANCIAL SERVICES	Secured	NA	39,527.19	NA	0.00	0.00
AFFIRM INC	Unsecured	910.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE	Unsecured	4,413.00	NA	NA	0.00	0.00
AMERICOLLECT INC	Unsecured	75.00	NA	NA	0.00	0.00
ASSETCARELLC/CAPIOPART	Unsecured	176.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Unsecured	1,012.00	1,169.60	1,169.60	50.55	0.00
CARRINGTON MORTGAGE SERVICES	Secured	126,452.00	124,532.89	1,317.35	1,317.35	0.00
CHRYSLER CAPITAL	Unsecured	2,252.00	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	1,194.00	1,194.31	1,194.31	51.64	0.00
DISCOVER BANK	Unsecured	6,755.00	6,755.91	6,755.91	291.86	0.00
HARVARD COLLECTION	Unsecured	665.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	4,928.00	5,241.60	5,241.60	226.41	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	717.00	858.45	858.45	37.07	0.00
JPMCB CARD SERVICES	Unsecured	717.00	NA	NA	0.00	0.00
LEHIGH VALLEY EDUCATORS CREDI	Unsecured	5,033.00	5,246.16	5,246.16	226.67	0.00
LENDINGCLUB CORPORATION	Unsecured	15,315.00	15,315.13	15,315.13	661.70	0.00
LVNV FUNDING LLC	Unsecured	NA	984.03	984.03	42.49	0.00
M&T BANK	Unsecured	5,576.00	5,576.94	5,576.94	241.00	0.00
MBA LAW OFFICES/CAPIO	Unsecured	767.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	2,860.00	2,860.68	2,860.68	123.65	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	NA	2,978.61	2,978.61	128.70	0.00
MIDLAND FUNDING	Unsecured	3,230.00	NA	NA	0.00	0.00
OLIPHANT USA, LLC	Unsecured	NA	15,002.30	15,002.30	648.14	0.00
PENDRICK CAPITAL PARTNERS, LLC	Unsecured	NA	665.42	665.42	28.82	0.00
PENDRICK CAPITAL PARTNERS, LLC	Unsecured	NA	868.59	868.59	37.59	0.00
PENDRICK CAPITAL PARTNERS, LLC	Unsecured	NA	868.59	868.59	37.59	0.00
PENDRICK CAPITAL PARTNERS, LLC	Unsecured	NA	868.59	868.59	37.59	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	691.65	691.65	29.91	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,049.00	1,242.06	1,242.06	53.62	0.00
QUANTUM3 GROUP LLC as agent for	Unsecured	249.00	422.56	422.56	18.19	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	85.64	85.64	3.70	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	336.00	336.00	14.49	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	176.39	176.39	7.63	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	316.00	316.00	13.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	230.00	230.00	9.97	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	767.00	767.00	33.18	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	406.20	406.20	17.60	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	316.00	316.00	13.67	0.00
QUANTUM3 GROUP LLC AS AGENT F	Unsecured	NA	97.64	97.64	4.24	0.00
REC MGT GRP	Unsecured	76.00	NA	NA	0.00	0.00
RECEIVABLES MANAGEMENT	Unsecured	123.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,317.35	\$1,317.35	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,317.35</b>	<b>\$1,317.35</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$71,542.05</b>	<b>\$3,091.34</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,611.31</u>	
Disbursements to Creditors	<u>\$4,408.69</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,020.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2025

By: /s/ Scott F. Waterman

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.